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for Nurses.

GEORGE W. POTTER, M.D.

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By GEORGE W. POTTER, M.D.

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MINISTERING WOMEN

THE STORY OF

THE ROYAL NATIONAL PENSION FUND FOR NURSES

BY

GEORGE WILLIAM POTTER, M.D.

(*The Author's profits on this book will be devoted to the Junius S. Morgan Benevolent Fund*)

London
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1891

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Dedication.

THIS LITTLE BOOK IS DEDICATED,

BY GRACIOUS PERMISSION

TO

HER ROYAL HIGHNESS THE PRINCESS OF WALES,

PRESIDENT OF

THE ROYAL NATIONAL PENSION FUND,

AND

A SINCERE FRIEND TO

NURSES.

of congratulation from persons of various ranks ; and, among the rest, one from Sir Andrew Clark, Bart., President of the Royal College of Physicians. Sir Andrew expressed his satisfaction at the success of the Fund, and his appreciation of its value to nurses, in the warmest terms. He suggested that the time had come when good service might be rendered both to the Fund and its beneficiaries by the publication of a short sketch of its history. The Managers approved the suggestion, and invited me to undertake the duty of writing the brief story. I very willingly accepted the invitation. From the first the Pension Fund has commended itself to my judgment as an institution of the greatest possible value to nurses. I have endeavoured so to tell its story as not only to enable nurses to understand and value the Fund, but also to induce Hospital managers and the general public to give it such a measure of encouragement and support as shall render it permanently valuable in the highest degree to the meritorious class of women for whose safety and happiness it has been founded.

G. W. P.

LONDON, *March* 20, 1891.

THE FOUNDER.

Yours very truly
Henry J. Burdett

From a photograph by Elliott and Fry.]

MINISTERING WOMEN.

CHAPTER I.

WOMAN IN THE SICK-ROOM.

THE sick-nurse is one of the "resources of civilization." It is not necessary to assume that any individual nurse is a perfect woman; much less that all nurses are so. A reasonable man will be content if the average nurse is well trained, kindly, and diligently attentive to her duties. That the average nurse is all these, both doctors and patients can amply prove.

Looking at nurses purely as instruments serviceable for general use at periods when unserviceable instruments can cause much pain, distress, and damage, it is important to employ those serviceable instruments in such a way as that they shall last long and retain their efficiency. Good sense and enlightened self-interest would dictate such a course. But the average human being possesses other endow-

ments beside those of good sense and self-interest: he is a grateful creature, and loves not only to express his thanks to those who serve him, but also to make practical return when opportunity offers.

The conditions of modern life, though they permit us to see very clearly the ideal worth of the trained nurse, do not encourage us to give her anything like an ideal return for her work. Many a physician whose thoughts have been anticipated and his minutest instructions carried out with a scrupulous fidelity of detail, has recognized at the close of a prolonged and arduous case, that if there had been no trained nurse to depend upon, there would have been no thankful patient restored to family and life; and such a physician often feels in his heart that he cannot make the patient or even the nurse herself understand how valuable and altogether indispensable her services have been. He is often filled with both gratitude and admiration when he meets with a woman of this kind. But it is the patient, much more than the physician, who, lying helpless and anguished in his bed, burning with fever, tortured with thirst, racked with pain, prostrate with weakness and weariness inconceivable to him whilst still in health — it is he who learns to trust the woman who nurses him as if she were the incarnation of faithfulness, to obey her gentlest suggestions, to wait for her as the sleepless child waits for the first streak of dawn, and to see her depart

for a period of rest as the traveller on his first voyage sees the cliffs of his native land recede behind the swiftly flying ship. Such a patient not only feels gratitude and admiration, but a deeper feeling—a feeling that no possible gift which he has it in his power to bestow would be a sufficient return for the almost divine tenderness and care which a gracious and capable woman has lavished upon him.

The ideal nurse is such as has been described: and there are few nurses who have not some of the ideal elements in them; whilst the great majority at least clearly see the ideal in their own minds, and conscientiously strive to realize it in their personal character and behaviour.

It is a far cry from trained nurses to political economy: but to political economy even nurses and doctors have to come. The law of supply and demand takes no more account of nurses and patients than it does of Australian sheep-farmers or English hop-growers. The intrinsic worth of a trained nurse is one thing; her market value is something altogether different. If nurses were paid according to the real worth of their services, the earnings of the best of them would rank with those of *prima donnas*, and not, as they now do, with those of second-rate cooks. But that cannot be helped. Among women it is a much commoner thing to find a kind heart than a fine voice: and good women thus suffer in purse because there are so many others of their

own sex who are as good and as kindly as themselves. Happily no woman who is worthy of the name of nurse chooses nursing wholly or chiefly for the money it will bring her. Men have, and perhaps must have, almost always a keen eye for the main chance. But women, who are women and not mere empty-hearted and ambitious social diplomatists, put many things before money in their life calculations. Therefore it is that sick-nursing has such an overpowering hold on their imaginations. They crave a kind of work in which their warm and tender hearts may find expansion. And therefore also it is that so many of them, rushing to the particular market where only one kind of labour is demanded, cheapen each other's wages, though they cannot diminish the value of the work they have to do.

But however well or ill paid nurses may be, the sick of civilized countries cannot do without them. It would be a decided step backwards to return to the days of the "Gamps" and the "Harrises." The mere suggestion of such a thing makes a doctor at any rate hold up his hands in strenuous deprecation. Moreover, it is essential for the public well-being that there should be an abundant supply of trained nurses; and it is equally essential that their services should be moderately cheap. We have, then, to deal with this condition of things: that we want trained nurses; we want them good, and we want them cheap: and yet we do not want to sweat and

kill them, and we will not sweat and kill them. The public feels as the writer feels, that, however it is to be done, nurses must be well and kindly used—well and kindly used not only when they are young and sweet of manner and gentle of voice, but also when their faces begin to be marked with Time's wrinkles, and the hair turns grey, and interesting youth has turned into commonplace though not unkindly age. If political economy shows us no way of dealing with nurses except that of "sweating" and grinding them to death because so many of them volunteer for the mill of arduous service, then political economy must stand aside, and gratitude and goodwill must see what they can do. That such gratitude and goodwill exist is proved by the fact that friends in every rank and condition of life, from the Queen downwards, have hastened to avow themselves on the side of nurses, and to offer sympathy, counsel, and practical help. The story of one effort which goodwill and gratitude have combined to make for the happiness and permanent well-being of those to whom every section of the public owes so deep a debt, it will be my privilege now to relate.

CHAPTER II.

THE SEED-CORN OF THOUGHT.

IT is not my purpose to make the story of the Pension Fund a mere record of facts and dates. I wish to present to readers, and to nurses in particular, the picture of a man with a purpose; and a series of sketches of events showing the gradual development of the purpose, and its final embodiment in a working and successful organization. The study of the rise, progress, and completion of the Fund will, it is hoped, not only show to nurses what has been done for them, but also point out ways by which they may help themselves, and encouragements which will stimulate them to do so.

The Pension Fund may be said to have had its origin in the misfortunes and distresses of a particular nurse. About the year 1878, a Swedish sailor was received into the Seaman's Hospital at Greenwich who was suffering from a severe form of typhoid fever. The poor man was, of course, delirious at times. One of the attendants, Nurse Steer, wishing to make his bed, took him into her arms to lift him

out. The patient, resenting the action, spat in the nurse's face, and some of the saliva entered her mouth. Like a loyal nurse, she did not drop the poor fellow, but held him securely until her assistant enabled her to put him safely back into his bed. She then cleansed her mouth thoroughly with a disinfectant, and took other necessary precautions to prevent infection. She was not, however, successful; and an attack of typhoid fever, in its most virulent form, ensued. Nurse Steer recovered; but she recovered only to become a permanent invalid, with such a degree of incurable disease of the joints as entirely prevented her from acting as a nurse, or earning her living in any other capacity. The Hospital authorities had made no provision for such cases. They granted her leave of absence for a time, and finally discharged her with a gratuity. Her friends helped her as far as they were able, and in this way she managed to exist for two years, when every resource became exhausted. There was then nothing for her but starvation or the workhouse. To the workhouse she went; and in the workhouse she died. Now Nurse Steer had a strong sense of duty, and she was not without heroism. Some people would call her a martyr; and she certainly might not unnaturally have dropped the unknown foreigner she was holding in her arms and attended to her own safety first, by cleansing and disinfecting her mouth. No one was there to blame her if she had

done so. But she followed her nurse's instincts, and thought of her patient first and of herself afterwards. Most nurses would unhesitatingly have done the same; and a class of women who have reached such a standard of self-denial and loyalty to duty have great merit.

The case of Nurse Steer produced a deep impression upon Mr. Henry C. Burdett, who was at that time Secretary-Superintendent to the Seaman's Hospital at Greenwich, and who had for ten or twelve years been employed in similar work. Mr. Burdett, who has an eminently practical mind, had often thought of the peculiar hardships of nurses, who, though rendering the most humane 'and intelligent services to their fellow-creatures during all the active period of their life, had yet, when disablement or old age came upon them, no resource but the charity of friends or the chilling shelter of the workhouse. It cannot surprise anybody that he should have been so profoundly impressed by the calamities of Nurse Steer. As the official head of the practical department of the hospital, he had necessarily everything to do with the case. He fought hard to get a decision from the managers which would have saved the nurse from the workhouse; but he failed. The managers considered that they were custodians of charitable money, subscribed for the treatment of the curable sick, and not for the provision of the means of livelihood for the incurable and the poor.

mind, the thought might have been much slower in taking shape and the purpose much longer in being formed. That it was Mr. Burdett who took up the question, and not some less practical and resolute person, nurses may sincerely congratulate themselves; and so also may those medical men who have learnt by experience to properly value trained nurses, and those members of the general public who have still greater reasons to regard them with respect and gratitude. It is because the organization of the Fund has been in the hands of a man who does not know what it is to look back after his hands have been once put to the plough, that the story of its origin and success can be written to-day.

CHAPTER III.

LAYING DOWN THE LINES.

IN 1880, Mr. Burdett finally severed his official connection with hospitals. But though he did so, he could not forget that twelve or fourteen years of his life had been spent in hospital work. There was no department of that work with which he had not been familiar. Not only had he been secretary at two of the most important hospitals in the United Kingdom, but he had passed through the full curriculum required for graduation as a medical practitioner. All his enthusiasms at the most enthusiastic period of his life had been roused on behalf of hospitals and their workers: all the consuming zeal which had burned in his soul for practical reforms and ideal perfections had been fanned to a white heat for their honour and success. People who do not understand Mr. Burdett sometimes regard him with amazement, and sometimes with terror. This is amusing to those who do understand him. He is not the least dangerous when there are no gross abuses in his pathway or within range of his vision. But when there are such abuses

he is dangerous; and sometimes, like the prophet Elijah, would slay every priest of Baal with the edge of the sword, and not allow a single one to escape. Such men are not to be run away from, but to be understood, and used for the public service.

The period from 1880 to 1883 was spent in preparing the ground. Mr. Burdett, though a man of figures, was not an actuary; and although he knew his own mind upon the subject, he did not know the minds of other people. At this second stage there were three things to be discovered: first, what kind of scheme was desirable; second, what was practicable; and third, what measure of encouragement was likely to be given by matrons and nurses themselves. It would seem a simple thing to set an actuary to draw up a workable scheme; and then to put it into practice. But to prepare a scheme is one thing: to prepare one which will work successfully is quite another. The great difficulty at this point was the absence of experience. Nobody knew, for example, at what age the trained nurse usually breaks down: because trained nurses have not been in existence long enough to furnish any general data bearing on the subject. Neither did anybody know what amount of pension would be likely to meet the needs of matrons, sisters, and nurses; or still less what amount in annual premiums they would be able and willing to contribute. But the greatest difficulty of all arose in dealing with the question of sick pay. Here an

element of danger appeared. Whilst there was difficulty in forming sound judgments on the questions of pensions and premiums, there was no danger; for all that was required to be done was that the premium rates should bear a certain ratio to the number of years during which they were to be paid, and the average length of time which the pensions, when once entered upon, were likely to run. But the question of Sick Pay was one of a totally different character. It was certain that the average nurse could not afford a very large weekly contribution for sick pay if she were at the same time to make weekly payments for a pension: and yet it was equally certain that if the sick pay were to be of any real service to nurses, it must be on a fairly liberal scale; and as a matter of fact it was finally decided that the allowance for sick pay should not in any case be less than ten shillings a week. But ten shillings a week is a large sum to pay if there are many claimants for it: and at the outset the question of the number of nurses and matrons that were likely to be on the sick pay fund at any one time had to be asked and answered. It was not possible to answer this question with any degree of certainty: because trained nurses were, as I have said, a new class of workers, following a comparatively new occupation, under new circumstances; and therefore there was no experience of a reliable kind which showed the relative excellence and sta-

bility of their health as compared with that of other classes of the people.

Under these circumstances, the only thing that could be done was to make an effort to gather facts concerning the health of nurses and matrons; the general rate of their pay; the average amount of their annual expenditure and savings; their need for sick pay and pensions; and the degree of their willingness and power to make provision against the day of their own necessities. For the purposes of these inquiries circularization had to be resorted to. Now circularization is one of many methods of obtaining information; but it is by no means the best. The information procurable by this means is for the most part scrappy, limited, coloured and distorted by individual prejudices, and not seldom altogether misleading. Nevertheless there seemed no way but circularization open; and the method was accordingly resorted to as the only possible one. Moreover, however admirable matrons, sisters, and nurses might be in their capacity of "ministering angels" of the sick room, it was hardly likely that they would possess the faculty for gathering and presenting facts and experiences of the kind that were desired by actuarial and financial minds. It was found, indeed, that the bushels of circulars sent out brought in very small and inconsiderable grains of the sort of knowledge that was wanted. But those grains were all that could be procured: and it

became evident that the founder and the actuaries would either have to set to work and build up a scheme out of such materials as they had gathered, or to give up the idea of a Pension Fund altogether. It it is not improbable that if Mr. Burdett had, at the outset, foreseen half the difficulties which really lay in his pathway, he would have been content to have sketched out a Nurse's Pension Fund in his imagination, and then to have relegated it to the limbo of desirable but unrealizable enterprises.

At this juncture a happy inspiration occurred to Mr. Burdett which seemed to point out a way that would lead to the end of all difficulties. The Code of the Great Napoleon lays down the rule that a man may spend an eighth part of his income on house rent, but that he ought, on no account, to spend more. Matrons and nurses, argued Mr. Burdett, have no house rent to pay: why then should they not contribute an eighth part of their income to the providing of pensions for old age, and for sufficient weekly allowances in times of sickness? This seemed feasible: but unfortunately it appeared that an eighth part of a nurse's annual income would secure a very small pension indeed, unless the period of entering upon the pension could be delayed to an advanced age. Here was another lion in the path; a lion which the actuary, Mr. Cornelius Walford, who had prepared a scheme on the basis indicated by Mr. Burdett, could by no means either kill or drive away. The

nurses, it was evident, ought not to be asked to contribute more than an eighth of their wages in premiums: and yet the returns which could be safely promised for such small annual premiums were barely more than half as much as it was felt their pensions ought to be. Ten shillings a week was considered by Mr. Burdett and others to be the minimum amount of pension on which a nurse could subsist in her old age. An eighth of an ordinary nurse's earnings, even if she began to pay when young, could not with certainty produce more than from six to seven shillings a week. What was to be done? The Pension Fund scheme was not intended to be a benevolent institution, but a self-helping enterprise, whereby each nurse might provide for her own future wants out of her own present resources. If some large and liberal endowment would but fall from the skies to supplement the nurse's efforts by a very little, the scheme would become so round and complete as to commend itself to all who might wish to have dealings with it. This in fact was all that was wanted to enable the ship to be launched, with every hope of a successful voyage. Mr. Burdett was extremely unwilling to believe that the nurse's contributions could not be so judiciously invested and economically managed as, by their own fructification alone, to yield the desired results. The actuary, Mr. Cornelius Walford, on the other hand, was resolved that the fund should be safe. Safety, absolute and unassailable, was Mr. Walford's motto;

LORD ROTHSCHILD.

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or there must be no fund at all. From this position, neither argument nor entreaty could move him. Give us a small endowment in addition to the nurse's contributions, he said in effect, and we in turn will give you all you need in the way of pensions. After much arguing to and fro, and many efforts to escape from the dilemma, Mr. Burdett, wisely, as the event has since proved, resolved that if the scheme were not possible without an endowment, it should have an endowment; and with an energy that knew no resting, he thought, and sought, and laboured until a sufficient endowment was promised and placed at his disposal.

CHAPTER IV.

THE LAUNCHING OF THE SHIP.

THERE had been many hopes and anticipations aroused in the Nursing world by the measures which it had been necessary to take to bring the Pension Fund into something like shape; and the knowledge of these measures had become to some extent public property among the nurses. When, therefore, every matron in the United Kingdom and a great many sisters and nurses received cards of invitation for a meeting to be held at the Society of Arts, London, on October 12, 1887, at which Sir Andrew Clark was to preside, the whole nursing world instantly became astir with pleased excitement. Never perhaps was such a meeting of veiled and bonneted nurses seen before. In a speech of more than an hour's length, during which the interest of the large audience never flagged, Mr. Burdett laid down the lines on which it was possible to secure for every aged member of the nursing fraternity a comfortable provision in her declining years. The speaker's efforts were directed to the making clear of four main points. The Pension Fund which it was proposed to establish

was first and above all things to be safe; secondly, it was to be mutual; thirdly, it was to be self-helping; and fourthly, it was to be adequate. No easy task this for an actuary with such limited means as were at his disposal. The annual contributions which the average nurse was considered to be able to pay did not amount to more than three or four pounds at the most; and yet by the careful management of premiums so small it was proposed to constitute a Pension Fund which should deserve the title of National, by securing a safe and adequate provision for all trained nurses, including the poorest and least known in the land.

The first point insisted upon by Mr. Burdett was that a Nurses' Pension Fund must be absolutely and unquestionably safe; as safe as the Bank of England, and safer if that could be. In this he had the firm and unvarying support of Mr. George King, F.I.A., who, on the death of Mr. Cornelius Walford, had been appointed actuary to the proposed fund, and who had formulated the scheme which Mr. Burdett laid before the audience at this first great meeting. But as a matter of fact, whether the speaker and the actuary had been immovable on the point of safety or not, the law of the land was immovable. Any person starting a scheme like that of the Pension Fund is compelled at the outset to deposit in the Court of Chancery the sum of at least twenty thousand pounds by way of security. Such a necessity as that was quite sufficient

to have given pause to many a man who had no pecuniary or other personal interest at stake. It is worth while for nurses and some other people who have interested themselves in the fund, whether as friends or enemies, to consider this necessity of depositing twenty thousand pounds in the Court of Chancery for a scheme in which the depositor has no pecuniary or other very particular personal concern. Twenty thousand pounds is a sum which is not often picked up at a street corner. In the experience of some of us it is an amount which is extremely difficult to get hold of. It is almost as rare in certain places as a feeling of strict justice towards an editorial rival, or of perfect charity for a neighbour who keeps a carriage and pair whilst we ourselves are obliged to be content with a hackney cab. I am not a money worshipper, but I have a feeling that the first twenty thousand pounds got together and deposited in the Court of Chancery on behalf of the Pension Fund has never been done full justice to, either by friends or opponents. If anybody is inclined for any reason to belittle it, I have this challenge to make:—Go and get together a similar sum yourself for a similar purpose. When you have done that you will have earned the right to speak, and some of us will accord you a patient hearing. But until you have done it you will best consult your own self-respect and reputation by saying as little as possible.

Mr. Burdett did not give the twenty thousand

pounds out of his own pocket. What he did give out of his own pocket was the sum of £500 towards the preliminary expenses of the enterprise. The whole amount spent in the starting of the Fund was £1,500; and Mr. Burdett, by giving £500 himself, and collecting £1,000 from his friends, had the satisfaction of seeing the business fairly commenced without the cost of a single penny to nurses. But the getting together of the indispensable £20,000 was a matter of very great difficulty indeed. Lord Sandhurst hoped the Queen would advance the amount out of her Jubilee Fund. But Her Majesty found that noble fund by no means too large for the benevolent object she had in view of providing trained nurses for the sick poor in their own homes. Mr. Burdett then fixed upon a certain millionaire who was to give the whole amount. But the millionaire declined the honour. Then four gentlemen were selected to advance £5,000 each. The difficulty here was to bring them all to the same mind at the same moment. Finally, Mr. Junius Morgan cut the Gordian knot. He offered the loan of £5,000, without any stipulations whatever, except that efforts were to be made to secure three other sums of like amount from three other gentlemen. But he intimated that if this could not be done, he himself would advance the whole £20,000 needed. On January 13, 1888, several months after the great meeting at the Society of Arts, of which I am now writing, *The Times* an-

nounced that the four merchants who had lent the money, without interest and without security, had, eighteen months later, made a free gift of the whole £20,000. The four merchants who gave these princely gifts to the fund were, Lord Rothschild, Mr. Junius S. Morgan, Messrs. Anthony Gibbs and Sons, and Mr. E. A. Hambro. This is the proper place to put on record a fact so honourable to those generous men of wealth; and also to express to them and their families the deep and heartfelt gratitude of all the women who belong to the Nursing world for such noble liberality. The first point contended for in Mr. Burdett's speech, namely, that the fund was to be absolutely safe, was thus at length doubly secured: first by actuarial provisions which left no room for doubt, and then by the depositing of twenty thousand pounds in the Court of Chancery, and subsequently by the free gift of that sum to the fund for ever.

The next principle which the speaker laboured to make clear was that the fund was to be mutual. Nurses and others have certainly undervalued this feature. Assurance associations are frequently started as commercial undertakings, exactly like other businesses, and they are carried on primarily for the benefit of the shareholders, and not for the advantage of the assured. The assurers pay the premiums, but it is the shareholders who invest the money and take the lion's share of the profits. This is not the case with the Royal National Pension Fund. In it the

nurses pay the premiums; but the nurses also take the profits, and all the profits. In other words all those nurses who are policy holders in the Pension Fund are not only assurers in a Life and Pension Office, but every one of them is a shareholder and a partner in a highly profitable business concern. This is a most important feature in the Pension Fund scheme; for it means that however much or however little a nurse may be able to save, either regularly or occasionally, she has a business concern of her own in which to invest her money, and which will bring her the highest possible rate of interest, with absolute security. Not only so, but a circumstance which some nurses seem to forget has provided for all the necessary working expenses of the fund, and a great deal more. The interest from the donation bonuses of itself is more than sufficient to cover the necessary outlay for office and other charges. So that the position in which those nurses, who are fortunate enough to belong to the fund, find themselves is this —that they are members of a large financial co-partnery, which is absolutely secure, which gives the highest possible rate of interest for invested money, which is carried on without any deduction for working expenses, and which, in addition, gives a certain definite sum to every nurse by way of bonus. Now, nurses, are you fortunate in having a Pension Fund, and a fund of this peculiar kind, or are you not?

Self-help was the third note struck on the particular

occasion of which I am speaking. This same self-help has been made a shuttlecock of by certain persons who have criticised the Fund. They at first said something like this:—"Poor nurses: how can you, with your small wages, provide anything like adequate pensions for yourselves without large help from generous friends outside? They who propose to take a portion of your little earnings do but rob you now in order that they may mock you hereafter. Although they take but a little from you, it is a little which you cannot spare; and if they take but a little, what can they give you but a little when your working days are over? A little which will only serve to make the destitution of your old age all the more poignant and complete." But such critics forget some of the most elementary axioms of finance. "Mony a little maks a meikle," says the Scotch proverb. "Money put out to interest is like the grass and the leaves in the spring-time; it grows when men are asleep," is a common saying among the enterprising manufacturers of the northern parts of this island. When a nurse has added one little to another; when her littles have been judiciously put out to interest and compound interest; when none of her savings have gone into the maw of the hungry shareholder, or even helped to pay the legitimate wages of working officials; when not only have those sources of leakage all been stopped, but there are continual additions made by savings from the interest borne by a bonus fund;—

ONE OF THE MERCHANT PRINCES.

Yours faithfully
Henry A. Lytle

From a photograph by Maull and Fox.]

then indeed may the nurse expect, and without the smallest fear of disappointment, that her steady efforts at self-help will meet with a full reward, a reward which will more than justify her self-denial during all her working years.

With curious perversity, those who at first said that self-help was totally unequal to the occasion, affirmed later that nothing but self-help could be tolerated by self-respecting nurses. "Who," they asked, "were the miserable pretenders to philanthropy who dared to offer bonuses to augment the pensions of women in so superior a station as that of trained nurses?" Had those critics never heard of such institutions as universities and of endowed scholarships thereat? Did they know of the existence of Grammar Schools? And had any of their own relations ever taken advantage of the endowments of those schools? Did they know anything of an endowed National Church, or of endowed hospitals? What is the bonus fund of the Pension scheme but a generous endowment? And who in all this wide empire of ours better merits the reward of such an endowment, or is likely to need it more urgently, than the aged trained nurse? Those members of the nursing profession who cannot understand the honourable nature and pecuniary value of an endowment are mad: those who try to mislead them in a matter so vital to their interests are worse than mad, they are bad.

The pensions to be secured by the fund were, in the fourth place, to be adequate. A weekly allowance for old age which will hardly keep body and soul together is little better than a mockery. But on the other hand, no one expects a pension to yield an income like a good landed estate or a large sum invested at liberal interest in sound securities. A pension is by its very nature a provision for the simple needs of its possessor according to his station in life. Trained nurses, it must be borne in mind, have never had many opportunities for self-indulgence. The life of a trained nurse is one of discipline, of intelligent duty, and of few and simple wants. It is an ideal life, akin to the saintly: often indeed much more noble than the life which is merely of the cloister. The best nurses choose this life because it is simple, ideal, and noble. The attractions it possesses for them are the opportunities it offers for giving tender and loving service to those who suffer. The woman whose preference is for a large and well-furnished house, for troops of afternoon tea gossipers, for conspicuousness in the highest set she can get into, never chooses the life of a sick-nurse. It was not necessary, therefore, that the pensions to be provided should be very large. If it had been necessary to provide large pensions it would not have been possible. A scheme which was to be practicable must, in the nature of the case, be content to give such pensions as were reasonably sufficient. The promoters of the Pension

Fund have always taken ten shillings a week as the minimum to be provided for the ordinary nurse in her old age. This sum certainly leaves no margin for luxury: but it most definitely provides against want. No human creature need starve who is possessed of ten shillings a week. Many a nurse, even after she is fifty years of age, and has retired from regular work, may yet earn her food and be all the better for it. The possession of ten shillings a week, though it makes her quite independent, should certainly not make her idle. If it does it will be by no means an unmixed blessing. My contention is—and I make the appeal not only to nurses but to all right-minded persons—that a secure income of ten shillings a week to an aged nurse for the rest of her life, is an advantage and a comfort upon which it is impossible to place too high a value. It secures for her the two quite inestimable blessings of food for her body and freedom from anxious care. In that it secures these it is entirely adequate, not only for those who are still able to earn a little in their old age, but also for those who are quite helpless and unable to earn anything at all.

At the close of Mr. Burdett's address, Sir Andrew Clark, now President of the Royal College of Physicians, spoke a few words to the nurses which may be here reproduced. Sir Andrew said: "This is one of the most interesting as well as one of the most important papers read before the Hospitals Association. The time, the labour, the thought, the ability

which Mr. Burdett has devoted to the subject will, I am certain, obtain for him your most cordial thanks. The paper has necessarily occupied a long time, and I will not shorten the period remaining by saying much myself, but I will recall to your minds the principles and the broad statements which have been made in the paper, because their remembrance may be a guide to you. Before I mention these broad points in the paper, allow me to state one thing to supplement what Mr. Burdett has said, why you should have a Fund of your own, and not go to the Post Office or any other existing institution. The first reason is this : that many people before they are long upon the Fund will die, and there will be a surplusage which will go to the benefit of others. In the next place, when this Fund is started, it will receive benevolent contributions, not only from hospitals and committees of management, but from individuals who may have benefited from the service of nurses ; and the third and last reason is, that nine-tenths of any expenses incurred in the administration of the Fund will be defrayed by voluntary services. The points which Mr. Burdett has shown are these : First, that there is an enormous body of nurses, to the number of about fifteen thousand, from which members may be drawn. Secondly, that the nature of their work is such that they are peculiarly liable to accidents and diseases, to premature inability to work, and to premature old age, to a degree not experienced

by other workers. In the third place, he has shown that no adequate provision has as yet been made to give pensions to these workers, or to supply them with help in the time of sickness. He has shown that, from these considerations and others, it is the duty, not only of nurses themselves, but of society and of hospitals also, that a National Pension Fund should be established. In the next place, he has shown that the first condition in the establishment of such a Fund is, that it should be financially sound and self-supporting. Independently of whatever may be given to it from outside, it should be financially capable of standing by itself. This is a golden condition."

Sir Andrew Clark, it will be seen, selected and emphasized all the points of the scheme which are of the most practical character. He showed, on the one hand, an earnest sympathy for nurses, and, on the other, the fullest possible confidence in the merits of the Pension Fund and in the business-like capacity of its authors. It is very important to have in so brief and definite a form the judgment of a man like Sir Andrew Clark. For who in all this country has had better opportunities of knowing all about the life, and work, and rewards of sick nurses than he? And who is better able to form correct judgments on questions affecting the well-being of nurses? Or who has ever shown a deeper or more practical sympathy with them? Nurses must themselves know, that as a class they are not largely

experienced in the ways of the world, or in business affairs. But if that be so, then it is incumbent upon them to follow the leading of those who are wiser and more experienced than themselves. I put it to them whether they will be likely to find anywhere a man who may be more safely trusted to lead them right than Sir Andrew Clark.

The speaker who followed Sir Andrew Clark was entitled to speak with still more authority on the purely business aspects of the Pension Fund. Mr. George King, Fellow of the Institute of Actuaries in London, and of the Faculty of Actuaries in Scotland, occupies a position in the Insurance world not lower than that of Sir Andrew Clark in the medical profession. Outsiders know little of actuaries; and some nurses may perhaps not be inclined to take my word on this point. But when it is mentioned that Mr. King was recently selected by the London Institute of Actuaries to edit their official and standard Text-book, no further evidence need be adduced of his position and capacity. Intelligent nurses will do well to study with some care the opinions of Sir Andrew Clark already quoted, and those of Mr. George King now to be given. Mr. King said: "I am very much obliged to Mr. Burdett for having asked me to come to this meeting. It has interested me both as an actuary and as a member of a community to whom hospitals and nurses are so valuable. Mr. Burdett's paper has been exhaustive, and has dealt with the

question in a most lucid manner. With your permission, I would like just to make one or two remarks. In the first place, I would remind you that the pensions which Mr. Burdett has mentioned are minimum, not maximum pensions. Mr. Burdett said it was necessary to place the Fund on a satisfactory basis, and you can only do that by fixing minimum rates. The Chairman has mentioned the surplusage accruing to the Fund from the contributions of those who die or retire, but until it is known how many will retire it would not be safe to deal with it. The Fund will have to be valued for three or five years, and at the end of this period any surplus fund will be available for distribution. Then it will go to those who remain with the Fund, increasing the benefits or reducing the contributions of those who are its steadfast friends. Further, I may say that the calculations have been made entirely on the supposition that the Fund is self-supporting, but unquestionably large sums will be available from donations. These will all be equitably applied to increase the benefits or diminish the contributions of members, and will doubtless form a very substantial source of increased benefits to those who stand by the Fund. . . . In connection with the matter of donations, let it be remembered that they are not charity, but merely pay in another form. The Fund does not look for charity at all. In concluding, I would urge you—Don't ask for what is impossible. There is a limit,

and by calculation we find what can be done. Let us therefore determine to carry out what is possible. If all those who are interested in this matter will only make up their minds to carry out what can be done, a most prosperous and successful Fund will be established."

Towards the close of the meeting Lord Sandhurst, who is the Chairman and one of the Vice-presidents of the Middlesex Hospital, expressed his warm admiration for nurses as a class and his deep sympathy with the movement for establishing a Pension Fund for their benefit. He moved, as a formal resolution: "That the principles of the scheme of Mr. Burdett be generally approved by this meeting, and that a copy of the paper now read be forwarded to Sir Henry Ponsonby, for the consideration of Her Majesty's Committee that has been appointed for the distribution of the Fund at Her Majesty's disposal." The Secretary of St. Mary's Hospital, Paddington, Mr. Thomas Ryan, in seconding the resolution, called attention to two or three practical points which had struck him as an experienced Hospital official. Among other things he said that "The provision which is made by the hospitals for pensioning some of their officials leaves out of consideration one very marked feature. I refer to the migration of nurses from one hospital to another. The point that hospitals do not provide for those who move from place to place is, I

ONE OF THE MERCHANT PRINCES.

P. A. Hawkes

From a photograph by E. D. Lavender.]

take it, an important one. Migration of nurses is a feature of hospital life which is growing very rapidly. . . . Time was when they used to pass their whole career in one institution. Now, if a nurse passed her whole life in one institution she would be granted a pension, but five or six years' service will not give her a claim for a pension ; and that is the very difficulty which this Pension Fund will meet. The Trained Nurses' Annuity Fund does not meet the necessities of the case." The resolution, it is hardly necessary to say, was unanimously passed.

This first great meeting was looked upon both as a declaration of principles and as the hoisting of a Pension Fund flag in a new territory. Some surprise was expressed by Lord Sandhurst and other speakers on the platform that the matrons, sisters, and senior nurses who crowded every portion of the meeting hall had not taken a more active and intelligent part in the general discussion which followed the reading of the paper. But it was evident to any one who noticed the faces and the confidential whisperings of the audience that the nurses had gone there to hear, not to speak. It was scarcely to be expected that any of them would be prepared, at a moment's notice, to stand up and criticise in detail a highly technical speech which a trained financier like Mr. Burdett had occupied more than an hour in delivering, and a pension scheme which it had taken an experienced actuary like Mr. George King more than

a year to prepare. All that could be looked for from such a gathering of matrons, sisters, and nurses was that they should, as Lord Sandhurst expressed it, give a general approval to the principles set forth in Mr. Burdett's speech. That approval they gave in an enthusiastic and unequivocal way by passing a unanimous resolution. The meeting was in every respect entirely successful, and served to mark with pleasant and lively distinctiveness the first stage in the public history of the Royal National Pension Fund.

CHAPTER V.

WIND AND WEATHER AND OTHER LESS FORMIDABLE THINGS.

THE privilege of the novelist may now be exercised and the regular thread of the story dropped for a few months. The scene reopens, in novelist's phrase, at No. 38, Old Jewry, in the City. The reader may be spared the details as to the early situation of The Pension Fund rooms in one of the city's narrowest and darkest, but by no means most unimportant, streets. He may be spared, too, all the pictures which the name "Old Jewry" might conjure up, of the children of Abraham, with their keen eyes and Eastern figures, gathering in hoards of treasure in the days of the Norman kings, and storing it in secret hiding-places away from the rapacious hunger of the feudal baron and his unscrupulous train. The Fund, however, certainly was at first located in Old Jewry; and the rooms, which were on the third or fourth story, could only be reached either by climbing three or four flights of stone stairs, or by the easier and more expeditious method of the "lift." When they were reached,

there was the usual outer office with its one or two pale and beardless clerks, and the inner sanctum with its green baize table and its confused mass of important-looking, but probably, for the most part, very unimportant, papers. At the table sat the secretary. At some little distance from him two solemn-looking clerks scribbled industriously. Down below could be seen and heard from a window the rush and roar of Cheapside. I am not trying my hand at a little bit of description; my purpose is, as far as possible, to make the nurses see the actual life and progress of the Fund from the first day of its existence until now.

The date, then, at which we have arrived is January, 1888; and the particular business which the officials of the Fund have at the moment in hand is threefold: the issuing of an explanatory prospectus; the opening of letters of inquiry; and the answering of such letters. Nothing would seem more prosy than such very commonplace concerns. But the Nurses' Pension Fund was largely a woman's affair; and it had to do, not only with the matrons and nurses who might join it as policy holders, but also with other matrons and nurses who had their own opinions about the scheme, and its founders, and all that appertained thereunto. Now, however prosy a thing may be in itself, the prosiness promptly disappears when a woman comes upon the scene. It matters nothing how solemnly stupid or how deadly dull the business may be in its own nature, the

woman, the irrepressible and much-daring woman, will set the whole scheme a-dancing with life and movement. For my part I do not dislike this. It may interfere with business; it may drive impatient men to stamp their feet with rage; it may make unpoetic utilitarians and political economists threaten to put on their hats, close their offices, and drive to their suburban villas in unmitigated and unappeasable disgust. Nevertheless, it undoubtedly brings in an element of life; and where there is life there may be liveliness; and where there is liveliness there is always something to set the mind moving, and to rouse a kind of excitement which may not be without an element of pleasure. At any rate, the issuing of the first prospectus of The Pension Fund was accepted as a declaration of war by certain ladies and their sympathetic male allies.

Let no nervous reader think for a moment that I am going to dig up the hatchet which was solemnly buried so many months ago. So far as I am personally concerned, the whole fight seems now to be something merely to smile at. Even whilst it was raging, and I was taking an occasional part in it, I could hardly persuade myself that the opponents of the Fund were in real downright earnest. It is possible that they were; but they certainly produced the impression upon many minds that they were merely indulging in the pastime of "bear baiting." The criticisms put forward amounted to practically

nothing at all, and therefore it would be a waste of time to answer them in detail now. There was only one gun which could possibly be fired, and that was spiked by anticipation before the battle was commenced. The opponents of the Fund could say but one thing, and that was that the Post Office and certain Assurance Offices offered as large or, in one case, even larger pensions for the premiums asked of nurses than the promoters of the Royal National Pension Fund were prepared to guarantee. But then, though the opponents of the Fund put a little powder on the touch-hole of their gun, and pretended that they were firing a deadly shot by exploding the powder, they could not but know very well that their shot was a make-believe. The one single and absolutely convincing answer to their theatrical war trick was that the Fund was a Mutual Fund. Being a Mutual Fund, the inevitable effect of its operations is to give to the policy holders, that is to the nurses, every penny which their yearly contributions put out in safe investments will bring in. The promoters said that they would not absolutely guarantee more than a certain amount; and that amount was, of course, practically identical with the amounts promised by the Post Office and by Pension-providing Assurance Associations.

But though the promoters of the Fund would not guarantee more than a certain minimum amount of pensions, they pointed out that it was a minimum

amount which they guaranteed; that the invested premiums of the nurses were sure to bring in what would enable them to give a great deal more than this minimum amount; that the additional sum brought in would not go to swell the profits of shareholders, or to pay any fees to the directors, but that every penny of it would be added to the nurses' pensions. As a matter of fact, the amount of interest secured during the past year by investments has been more than one-fourth larger than what was assumed by the actuary when he calculated the total which would be available in pensions. That is to say, if every year of the Fund's life be as prosperous as last year has been, every nurse who is entered for a pension will not only receive the actual amount guaranteed, but a very great deal more, as the result of her own savings alone.

It must be remembered also that to this pension, thus increased, there will be added a proportion of the interest on the Bonus Fund; and that at the present moment the gross Bonus Fund stands at fifty thousand pounds, the interest of forty thousand of which will be applied exclusively to the increase of pensions. Now, if these two facts—that the Fund is a Mutual Fund which will give all its profits to the increasing of pensions, and that there is a large and constantly growing Bonus Fund the interest of which is wholly devoted to the still greater augmentation of pensions—if these facts do not spike the

solitary gun of the theatrical adversaries of the Fund, then no gun ever was or ever will be spiked so long as armies continue to engage in war.

It is not necessary to waste more time in knocking down such very slight and unstable tin soldiers as these. But by way of making the record of the period which is now being considered more complete, I will give a brief summary of the opinions of Dr. Bristowe, F.R.S., senior physician to St. Thomas's Hospital, of Mr. George King, the actuary to the Fund, of *The British Medical Journal* as representing a large and important section of the medical profession, of *The Times*, which on this point was in entire agreement with practically the whole of the daily and weekly Press, and of the leading organ of the insurance world, *The Post Magazine*.

Dr. Bristowe had felt himself personally aggrieved by the strictures of the one professional paper which set itself in opposition to the movement; and he considered also that, as a member of the governing body, he was largely responsible for the character and utility of the Fund. When, therefore, it was so persistently assailed, he employed a speedy and most practical method of satisfying his own mind. He laid the whole scheme before an independent actuary of the highest standing in the actuarial profession; and he resolved that, so far as he himself was concerned, the Fund should stand or fall by that independent actuary's decision. This

THE CHAIRMAN OF COUNCIL.

Yours truly,
Walter H. Baum

From a photograph by Gutekunst.]

is what Dr. Bristowe says, as the result of the independent investigation which he had set on foot: "I have taken the precaution of doing what the editors of the 'opposing professional paper' have not done. I have placed all the documents, including the republished 'opposing' articles, in the hands of an actuary of the highest eminence, asking him simply to give me his best judgment upon them. I need scarcely, perhaps, tell you that he regards the 'opposing' comments as the merest trivialities, and unworthy of serious notice, and sanctions with hearty approval the data and mode of calculation of Mr. King, and the rates which The Pension Fund has adopted." It will be seen that in quoting this passage from Dr. Bristowe's paper I have left out the name of the particular professional organ whose opinions he was combating. I have done this deliberately, because to me wrangling about trifles is not only hateful, but stupid. The hatchet, as I have said, has long been buried, and I shall not dig it up again. My apology for bringing in these facts, if an apology be needed, is that, since the story of The Pension Fund is to be written, it ought to be written with some degree of completeness.

Mr. George King, in a report to the Council, under date May 1, 1888, deals with the assertion that a number of Assurance Offices provide premiums at rates as easy or easier than those of The Pension Fund; and that therefore there was no need to

create a special organization for nurses. Mr. King shows, however, that, as a matter of fact, there are only —— Assurance Offices which can by any stretch of courtesy be said to enter into rivalry with The Pension Fund. These are his words:—"It thus remains that the ——, and the ——, are the only companies that may be said to grant deferred annuities in competition with The National Pension Fund. The —— disburses in commission and expenses nearly 25 per cent. of its premium income, and its invested funds are very small compared to its liabilities, and are considered by many actuaries to be quite inadequate. The condition of the —— is worse, its expense ratio being nearly 53 per cent. It is not with such companies that I would advise The National Pension Fund to enter into rivalry." This, of course, is only a small part of Mr. King's reply to the strictures which were made upon the Fund. But it shows conclusively that in its own sphere of action, that is in the providing of pensions for trained nurses on the best possible terms, The Royal National Pension Fund not only has no superior in any other existing organization, but has not even a competitor.

The British Medical Journal has given the Fund its steady and intelligent support from the very outset. The *Journal*, it is hardly necessary to say, occupies a quite unique position in the profession, in that it is the recognized organ of the British Medical

Association, and has at the present time a circulation of more than sixteen thousand copies weekly. On April 14, 1888, the *Journal*, in a short leader, said: "A few words will sum up the finance of this Fund. Some people seem to think the annual payments needed to secure pensions and provide against sickness rather heavy. We give the analysis of the figures in some detail. Briefly, a pension may be secured in this Fund at rates 7 per. cent. lower than in the Post Office (Government) annuities. Further, the Government payment is a maximum, and devoid of bonuses; The Nurses' Pension Fund gives this as a minimum, and will provide bonuses. Further, The Nurses' Pension Fund is wholly 'mutual,' so that, if there should be a surplus, the insurers receive the whole benefit. It may be added that the generous donors who have provided the deposit of £20,000 also provide that the dividends thereon shall be devoted to the payment of working expenses;[1] and the Council of managers are unpaid; they comprise the names of leading City authorities as well as eminent medical men. No such opportunity can be again anticipated for women of the nursing profession to provide for themselves by reasonable and moderate payments. The medical profession, we are convinced, will not fail to impress upon those nurses with whom they come in contact the duty of self-

[1] The article in *The British Medical Journal* was written before the four merchant princes had made a free gift of the £20,000 to the Fund.

help, and the importance of availing themselves of the thoughtful munificence and well-devised administration which is now provided on their behalf. Many medical men, we are glad to see, are taking opportunities of bringing the matter under the notice of the medical staffs of the hospitals to which they are attached. They could render them no greater service. Hospital Committees, it may be pointed out, might provide for their nurses the whole annual sum necessary by instituting a just and useful reform in the external economy of their institutions by providing the nurses with washing free, which would set free for the purpose of providence at least £4 a year for each nurse. Some of the best managed hospitals do this already."

The Times has shown the Fund repeated proofs of its entire sympathy and its desire that nurses everywhere shall take the fullest possible advantage of the benefits provided for them. In this respect *The Times* may be said to speak for the Press generally, because all the leading papers, without exception so far as I know, have taken a just and intelligent view of the subject from the very first. In a leader which appeared on Friday, January 13, 1888, *The Times* says: "We need not insist on the great advantage of establishing such a fund as is proposed by Mr. Burdett. The scheme is approved by the Hospitals Association, and the splendid gift of the four merchants furnishes twenty thousand excellent and

convincing arguments in its favour. 'For all practical purposes,' said Mr. Burdett in his paper read at the meeting of October 12th, 'no attempt has yet been made to provide adequately for the sustenance and care of nurses, much less of hospital officials, when permanently invalided or when too old for duty, such provision as exists being very limited in quantity, and not readily available, because, where existent, removal to a new sphere of duty disqualifies the members.' What is needed, then, is a fund self-supporting in principle, and therefore financially impregnable, and sufficiently comprehensive to include and provide for all nurses and hospital officials who choose to avail themselves of it. When once established on a permanent and sound basis, the scheme should need only the confidence and co-operation of those for whose benefit it is established to make it self-acting and self-supporting. Each person who joined the fund would be enabled by payment of the annual premium specified in tables prepared for the purpose to secure either sick allowance, or the amount of pension which each desired to obtain on attaining a certain age. . . . It would be a poor return for the prompt munificence of the four merchants and the untiring zeal of Mr. Burdett if a fund so wisely conceived and so liberally supported should fail for want of appreciation and co-operation on the part of those for whose benefit it is established."

It needs only the confirmation of the Insurance Press to make out of this series of newspaper quotations an argument not only convincing but irresistible. That confirmation is now to be furnished. *The Post Magazine and Insurance Monitor* is the leading newspaper of the Insurance world. On the 28th of April, 1888, *The Post* wrote: "We have referred above to the 'opposing newspaper,' and we cannot help, in conclusion, expressing surprise at the virulence and unfairness of the series of articles the editor has thought fit to insert. He says that the rates given in the prospectus, which, as we have mentioned above, are considerably below those of the Post Office, are twenty-seven per cent. higher than those charged by the great Insurance Companies; and this is but one of the unfounded statements he makes. If it were only a mistake, it could be understood, because accuracy in figures is not always to be found in a medical journal; but from Mr. King's letter in another column, and the correspondence which has appeared in *The Hospital*, it appears that a letter was written to the 'opposing paper,' pointing out the error, and that the editor not only declined to insert the correction, but, while admitting the receipt of the communication, repeated his statement regarding the rates, without in any way referring to the actuaries' contradiction. This conduct seems to us unworthy of a respectable journal, which, if it thinks fit to criticise hostilely the leading features of a scheme,

should at least admit to its columns the explanations of those whose judgment and accuracy it impugns. We do not suppose that the animus of the 'paper in question' will do much injury to The National Pension Fund. It is too marked to be mischievous, and the rest of the medical press has welcomed the prospectus with a chorus of approval."

This chapter, it will be perceived, is of a decidedly contentious character. I was greatly inclined at first to avoid all reference to the period with which it deals. But I could not but feel that such a course would be like recording the conquest of a new country and leaving out all the battles. The Fund has triumphed; the enemy has retired. It may be hoped that the peace thus established will be permanent. The next chapter will deal with a period much less stormy, and much more agreeable to write about.

CHAPTER VI.

A CLOUDY MORNING BUT A SUNNY DAY.

IT is necessary now to return to Old Jewry and the working officials; and to inquire about the progress of the actual business of The Pension Fund. All those who belong to the inner circle of any particular enterprise know well that enthusiastic public meetings, grand flourishes of trumpets, and laudatory newspaper articles may lead to practical results of the most insignificant and microscopic character. The Pension Fund was not founded to give incipient orators opportunities of making eloquent speeches, but to receive proposals and premiums from a large number of nurses, and to issue pension and sick-pay policies in return. It is true that the Fund was incorporated on the 16th of February, 1888, under the Life Insurance and Companies Act, 1862–90: and this looked as if the promoters had made up their minds that whatever might happen they intended to preserve in perpetuity a corporate existence. But, as a matter of fact, they had no such intention. For by the Articles of Association they had definitely bound

ON THE STAIRS AT THE MERCHANT TAYLORS' HALL.

[*Plate II.*

themselves, either to secure the success of the Fund within two years, or to wind it up. No. 6 of the Articles of Association reads thus: "Until the society shall have obtained proposals for the grant of 1,000 annuity policies, no business shall be commenced, and if before the expiration of two years from the 1st January, 1888, proposals to that extent shall not have been received, the society shall not undertake any business, but shall be wound up."

The fund had therefore undertaken to perform a definite task within a definite time. Only men of stern business capacity would have thought of limiting their action in this way. The promoters of The Pension Fund saw clearly that a great work needed to be done for nurses: but they also saw that the work could not be done without the earnest co-operation of nurses. They had no private ends of their own to serve—such, for example, as the formation of a profitable insurance company, of which they might be the directors and shareholders. Their one object was, and could only be, to help nurses. They took this resolution, therefore, that if nurses proved willing to be helped and to strive to help themselves, they would carry on the Fund for their benefit: but that if nurses proved indifferent or unwilling, they would wash their hands of the whole business. This attitude of mind cannot but commend itself to every intelligent and practical person.

There was a time in the history of the Fund when

it almost seemed as if success were trembling in the balance. That time was the period we have now reached. A thousand definite proposals were to be got in, and a thousand policies to be ready for issue before the 1st of January, 1890. The Fund had been incorporated in February, 1888, and six months later—that is in July of the same year—the number of actual proposals secured was so small as to leave it doubtful whether so many as half the thousand would be reached within the limits assigned by the Articles of Association.

Why was the business hanging fire? That was one of the fundamental questions which the managers had to ask themselves. If they could not answer it satisfactorily, there was nothing before their grand scheme but failure and the winding-sheet. But this was a prospect not to be endured by the men who had the Fund in hand. In promising to wind up the business if they did not issue a thousand policies within two years, they had purposely and deliberately burnt their ships. But warriors do not burn their ships in order that they may land on a foreign shore and be cut to pieces: they burn them because they have such courage and resolution in their hearts that they refuse even to think of anything but assured success.

Nevertheless, in six months the omens were by no means altogether favourable. Two causes for this depressing state of things were readily discovered. The first, I am afraid I must be ungallant enough

to say, was the unbusiness-like timidity and fussiness of so many of the nurses. Letters of inquiry came in by the hundred, almost by the cart-load, every day. A strike of postmen might even have been anticipated. But very few of the letters led to business. The nurses displayed almost miraculous powers of asking questions: whilst their faculty for suggesting difficulties and impossible contingencies was such as to drive the regular officials to despair. I have myself seen the secretary ready to perpetrate a hundred suicides within a single hour. Women and business have small affinity for each other.

But there was probably another cause which for a very short time disturbed the confidence of nurses. The newspaper articles before referred to, which appeared from week to week, and which were industriously circulated by some of the enemies of the movement, acted like cold douches in the winter season. Many of the nurses hesitated, and scarcely knew what to do. It is true that the antidote followed the bane in overwhelming authority and reasoning power. *The Times* and other daily and weekly papers, *The Post Magazine* and several of its insurance contemporaries, *The British Medical Journal*, *The Hospital* and other medical publications, all exerted themselves constantly to inform and reassure timid minds and to save the Fund from destruction. The clouds thereupon quickly cleared away, and confidence was restored. The nurses began to suspect that the enemies of the Fund

were not wholly disinterested: and they took the bold and creditable step of deciding to think for themselves.

At this juncture the managers of the Fund had to consider whether or not they had in their conduct of its business fulfilled all the necessary conditions of success. They came to the conclusion that they had relied too much upon the capacity of the Fund to make its own way by its own merits. That was decidedly a mistake. Merit in the abstract is a very different thing from business ability and experience in the concrete. It was seen that if the Fund were to be entirely successful within the limits of the time assigned for its probation, Provisional Policies must be issued and the business energetically pushed forward by the methods which are ordinarily used in Assurance Offices. The present manager, Mr. E. T. Clifford, whose qualifications were those of an Insurance secretary, was therefore appointed. He set to work exactly as if he had been placed in charge of a young Assurance Office. A new prospectus was issued, which was expressed in simple but telling language, and which placed the facts and principles of The Pension Fund so clearly and plainly before the nurses that they could not fail to understand them: printed leaflets were also sent out in abundance; matrons and secretaries of hospitals were communicated with; and the stirrings of a new life were felt in all directions. The managers, not

content with having appointed an experienced official, decided that it was necessary to begin the issue of provisional policies without further delay: otherwise it seemed highly improbable that the Fund would be established within the time assigned. These new and vigorous efforts soon made it evident that the dream of failure was by no means a true prophecy of the event. Definite proposals began to pour in, sometimes by dozens in a single week: and before the 1st of July, 1890, the thousand policies needed to fulfil the conditions of the Articles of Association had all been applied for.

This was the first assurance that fortune had turned a smiling face upon the Fund, and was now minded to be friendly and faithful. Her next favour was still more marked and generous. The four merchants who had deposited the twenty thousand pounds in the Court of Chancery were still the legal possessors of that large sum of money, though they allowed the interest of it to be devoted to the payment of the working expenses of the Fund. Mr. Burdett saw the invaluable leverage which would be gained for the new association if the magnificent sum of twenty thousand pounds could be put into its own possession. To see the good was to wish for it; to wish for it was to ask; and, in this case, to ask was to receive. In no long time, Mr. Burdett had the deep gratification of announcing to the thousand annuitants who had risked their fortunes with the Fund, that the four

merchants had made over to them twenty thousand pounds as a free gift for all time. Then, but not till then, did the responsible managers feel that they were standing on sure ground. They felt also then that they were justified in asking for countenance and help in the highest quarters. They took steps to lay the facts of the case before their Royal Highnesses the Prince and Princess of Wales: and the result was that the Prince consented to become Patron of the Fund, and the Princess accepted the office of President.

The acceptance by their Royal Highnesses the Prince and Princess of Wales of the positions of Patron and President was a definite assurance to the world that The National Pension Fund for Nurses was now an accomplished fact and a firmly established institution. Their Royal Highnesses do not give their names and influence to experimental projects. The managers of the Fund could not help feeling that a top-stone had been put upon their enterprise; and that it might now be regarded as in some sense complete. The victory was gained: the next thing to do was to arrange for a fitting celebration. It was decided to ask the Prince and Princess to present special certificates to the first thousand nurses at Mr. Junius S. Morgan's place at Roehampton. Their Royal Highnesses readily consented to this arrangement. Unfortunately, Mr. Morgan, who was at Monte Carlo, had not been con-

sulted. On being informed, he declared his complete inability, in his then state of health, to receive their Royal Highnesses at his own house, and to take his part in the accompanying ceremonial. The honour, he said, with characteristic modesty, was more than his work had deserved; and deeply as he appreciated it, he asked to be excused. The Prince and Princess, resolved that the nurses should not lose the promised pleasure, thereupon decided to hold a reception at Marlborough House. The ceremonial was fixed for, and ultimately took place on, July 4, 1890. In order that nothing might be wanting to the grace and dignity of the occasion, a preliminary rehearsal was held on the day before the celebration. The rehearsal, which took place on the 3rd of July at Merchant Taylors' Hall, was under the direction of Colonel Crease, C.B., and four sergeants of the Royal Marine Artillery. The band of the Royal Engineers was in attendance. The Parade was well and successfully carried out, the music bright and cheerful, the refreshments excellent; and the nurses in their simple but really charming uniforms made a picture most pleasant and unique. An artist from *The Daily Graphic* was delighted with his opportunity, and not only sketched the whole scene, but made portraits of the nurses who were fortunate enough to be in the front row.

Let no too serious person imagine that the whole of this bright evening was given up to nurses' caps, scarlet coats, champagne and strawberries. Mr.

Burdett is always in deadly earnest, whether he assails the mismanagement of the national finances or plays tennis within sight of the sea at Tenby. On this occasion, Mr. Jonathan Hutchinson, F.R.S., President of the Royal College of Surgeons, had consented to carry out the serious part of the entertainment. But Mr. Hutchinson, though always grave, is never depressing in his seriousness. When the nurses were all gathered round him he addressed them in words of cheerful wisdom, which had the double merit of being both fit and few.

"As a surgeon," said Mr. Hutchinson, "I can but say that you have our hearty sympathy in your work, and we wish you all success. We acknowledge the importance of your duties and the ever increasing demand on your skill. We live in an age of great activity and considerable knowledge; everything is moving forward towards vast improvement. I regard the success of this Pension Fund as an important sign of the times, for it shows what women can do, and will do, in these days. We have now a lady Senior Wrangler, and the education of all women is advancing. They are also encouraged to undertake many spheres of labour from which they were formerly debarred. Even that class of society which was in the past forbidden to work are now censured if they remain drones. It is an age of pay and an age of patience. Two of the foremost writers of the century have been women—George Eliot and Mrs. Barrett Browning. The works

DRILLING AT MERCHANT TAYLORS' HALL. [Plate

of the latter might be taken as the gospel of women of to-day; apt quotations from her poems might be gathered in hundreds, but there are two I should specially like to bring before you to-night: first—

"'Free men freely work;
Who fears God, fears to sit at ease.'

Secondly—

"'It takes a soul to move a body.'

These are very beautiful thoughts, especially for nurses.

"But so far as we know, without going deeply into psychological questions, it also takes a body to move a soul, and, therefore, it is that we must take care of our bodies. If our physical health fails, our mind fails, our abilities grow weak. And 'we have this treasure in earthen vessels,' so that for the sake of all that is best in us, of all that raises us to our highest achievements, we must guard the earthen vessel and its rich treasure within. There is nothing which so weakens both mind and body as anxiety; there is nothing which so hinders our powers of work. And what this Pension Fund has done for you is to remove all fear for your future; you can rest secure in the knowledge that the latter part of your life is provided for; you need never be oppressed in mind and body by this terrible gnawing anxiety. Men have long been accustomed to these insurance societies, and

uniform, though a few wore the familiar cloaks, bonnets, and veils. Let no feminine reader be disappointed if I shrink from attempting a description of the various uniforms! How should a creature who has the misfortune to be a man venture into the field of woman's fearful and wonderful raiment? The mere thought of such an enterprise brings about a condition of hopeless mental paralysis. Let it suffice that a large crowd of sight-seers at the gates evinced great interest in the nurses and their battle array; and that the general opinion expressed was that they looked exceedingly nice, and that their uniforms were particularly becoming.

"Punctually at one o'clock the Princess of Wales, wearing the Royal Red Cross and the Order of St. John, appeared on the steps of the conservatory adjoining Marlborough House; and with her were the Prince of Wales, Princesses Victoria and Maud, the Duke of Clarence and Avondale, the Duchess of Beaufort, Lady Rosebery, Lord and Lady Rothschild, and a few others. The nurses were grouped on the great lawn opposite the windows, and they marched forward in excellent order to receive their certificates." *The Daily News* called it "the prettiest sight of the season." Thanks to the fine weather, the previous evening's drill, and the general excellence of the arrangements throughout, all went exceedingly well. Purses containing contributions to the Junius S. Morgan Benevolent Fund, and

which altogether amounted to the splendid sum of £2,268, were deposited on a table placed for the purpose close to the Princess. A lady correspondent of *The Hospital* noticed that "all the Mildmay nurses came up together, wearing their blue gowns, and their brown bonnets and veils; but as a rule the uniforms were mixed, and the neat bibs of the Lincoln nurses, the frilled muslin caps of the St. John the Divine, and the Galatea frocks of Winchester were dispersed amongst the less well-known but equally becoming private uniforms. There were, too, Army Sisters in their distinctive red capes, and the Navy was at least partially represented by the nurses of the Seamen's Hospital."

When all the certificates had been distributed the order was given for the nurses to draw nearer; and his Royal Highness the Prince of Wales then addressed them in the following terms:—

"Nurses: It has afforded the Princess and myself much pleasure to receive you here to-day. I understand that you come from nearly one hundred and fifty hospitals, infirmaries, asylums, nursing and other institutions in the United Kingdom, and that many of you are working on your own account as private nurses. One nurse present has come all the way from Gibraltar, and letters and purses have been received from members of the first thousand, who are working as nurses in Australia, Canada, Constantinople, Malta, Egypt, the United States, France,

and Italy. One nurse at the Citadel Hospital in Cairo has sent an Egyptian purse containing £10, and another nurse has forwarded a purse from Natal. All this shows that the Pension Fund for Nurses is rightly named National.

"What, then, is the National Pension Fund for Nurses, and who are the first thousand nurses? Three years ago four of the leading merchants of the City of London deposited £20,000 with the Court of Chancery to enable the National Pension Fund to be incorporated under the Insurance Companies Acts, with the necessary financial guarantees. These gentlemen set the whole nursing body a lesson in thrift; and attached to the deposit a condition that unless 1,000 nurses invested their savings in the Pension Fund before January 1, 1890, the £20,000 was to be returned and the Fund wound up. In less than twelve months from the date that the Council began to issue policies—August, 1888—1,000 were applied for, and the conditions were thus fulfilled. The four benefactors there and then made a gift of the £20,000, and of the fund specially allocated £5,000 was to be invested at compound interest for the sole benefit of the first thousand nurses who had, by their thrift and foresight, secured so splendid a sum for the benefit of the whole nursing body for ever. The National Pension Fund has greatly prospered since. Nurses continue to join it at an average of ten a week. Other friends have sent gifts to the Pension Bonus Fund, which amounts

to nearly £40,000, and the invested funds to £67,000, the difference representing the investment by the nurses of their savings.

"But the National Pension Fund has done more than this. Heretofore, if a nurse fell ill or became disabled through no fault of her own, her position was often a very painful one, and many nurses under such circumstances formerly had no refuge but the workhouse. The philanthropists who have founded the Pension Fund have done much to prevent any such catastrophe befalling any nurse in future. All who join it will at once insure safety for themselves and respect for the noble calling to which they belong. And already several who have not joined have been saved from distress through its agency. An old nurse, aged seventy, whose savings were all lost through a bad investment, is now receiving £30 per annum, and a nurse of thirty-five, who trod upon a needle while at work in a hospital ward, and had to have her foot amputated, is now upon the fund. But a third case is almost the saddest of all. A young nurse, aged twenty-one, joined the fund for sick pay and pension about two years ago. She was in good health at the time, and might have argued, as so many young nurses do argue, that she was not likely to require any help for many years to come, and that she might spend all her earnings, as it was too early to begin to save. Fortunately for her, she was much too thrifty to do anything of the kind, and when she became paralyzed a

few months after she joined, she received sufficient sick-pay to provide her with necessary comforts and nursing during the few months of life that remained to her.

"There was no one who took a kindlier, or a more generous interest in such cases as I have mentioned than the late Mr. Junius S. Morgan, who was one of the four original donors, and who gave altogether £10,000 to the National Pension Fund. It is, therefore, an additional pleasure and satisfaction both to the Princess and myself that the first thousand nurses who have joined have shown so prompt an appreciation of the efforts of their kind friend and benefactor as to hand to the Princess in the purses she has received to-day the sum of £2,200 to found the nucleus of a Junius S. Morgan Benevolent Fund for the benefit of nurses who are less fortunately situated than themselves. I can only hope that the generous example set by Mr. Morgan, whose loss we all deeply deplore, may induce many to come forward and contribute to this excellent benevolent fund which you have spontaneously started to his memory. It will be exclusively devoted to the alleviation of special cases of distress amongst nurses throughout the British Empire, similar to those of which I have given you three typical examples.

"It is satisfactory to notice further that the Pension Fund is proving of very real assistance to hospitals and kindred institutions which train and employ nurses. Several of these institutions—notably the great

London Hospital, Guy's, St. Mary's, and King's College Hospitals, as well as others both in London and the country—have become affiliated to the fund, and many pay one half of the necessary premiums to secure a pension to the nurses in their employ. I understand that the Colonial authorities are taking an interest in the Pension Fund, because all nurses working in the British Empire are eligible to join it; and I trust that very many Colonial hospitals will become affiliated on some such plan as that adopted by the London and Guy's Hospitals, and other institutions.

"No one can do without a nurse sooner or later, and all must hope that the Council will be justified by the result in their belief that these proceedings will cause many hospitals and nurses to join the Pension Fund, and that a great many people will be moved to inquire about it. If this proves to be the case, I am certain that the Pension Bonus Fund and the Junius S. Morgan Memorial Benevolent Fund will receive substantial additions from many quarters. It is, at any rate, satisfactory to be able to record the fact that the success of the National Pension Fund for Nurses has been so phenomenal as to prove that women can and will attend to their own interests, and provide for old age and incapacity when the day for work is over."

The address of His Royal Highness set forth the main principles of the scheme with great clearness; and the facts and illustrations given showed that the

subject had been thoroughly mastered, and that the Fund and its objects were warmly approved by the Prince. Nurses who are in any doubt upon the subject of the Fund cannot do better than devote their careful attention to His Royal Highness's words.

On behalf of the managers of the Pension Fund, Mr. Walter H. Burns, Chairman of the Council, and son-in-law to the late Junius S. Morgan, briefly thanked the Prince and Princess for the great services they had rendered to the Fund on what would prove to the nurses such a memorable occasion. Mr. Burns said:—"Your Royal Highness, it becomes my pleasant duty, as Chairman of the National Pension Fund, to return thanks to the Princess and yourself for your gracious reception of the nurses this day; but before doing so, I wish to thank you, in the name of the family of Mr. Morgan, for the kind and appreciative words relating to him which are contained in your address. The message of sympathy which you sent to his sorrowing family when he was lying death-stricken at Monte Carlo, was a source of deep satisfaction to them, and this additional proof of your good will to the memory of our lamented dead has rendered us, although citizens of a foreign country, most loyal and devoted adherents to your persons as long as our life lasts.

"I wish also to thank the nurses for the memorial that they have built to his memory. It was so spontaneous,

IN THE GARDEN AT MARLBOROUGH HOUSE. [*Plate IV.*

so unexpected, so unsolicited a tribute to one who took the deepest interest in them that it is more solid than if erected with stone and brass, for it is founded on the kindly feelings of those who had his greatest sympathy. It will endure as long as the National Pension Fund itself, and is a memorial which will be an incentive to his children and grandchildren to continue the work in which he took so much interest. On behalf of his family, and on my own, we hereby pledge ourselves in every way to contiuue the work, which he had so earnestly commenced. Your address, sir, has been so complete in relation to the present position and progress of the Pension Fund, that I feel it would be a waste of time to dwell any longer on that subject. . . . Every nurse who is here will leave these beautiful gardens with her mind filled with gratitude towards yourself, and when they perform their tiresome routine of work in the hospital or in the sick-room, they will remember with pride and gratification that their calling has received the hearty endorsement of the first family in the land. I beg to renew my thanks on behalf of the officers of the National Pension Fund and the nurses for your most cordial and generous hospitality this day."

The formal part of the proceedings closed with Mr. Burns' address to the Prince. The next hour or two were given up to refreshments, to conversation, and to gentle perambulations beneath the spreading branches of the trees. The nurses and visitors broke

up into groups ; and the Princess of Wales, with that natural kindness and graciousness which lend such a delightful charm to all she says and does, flitted about from group to group, shaking hands here and there with those she knew, and having for all and each a kindly word or a sweet and pleasant smile. It was certainly a great occasion for the nurses ; a pleasure which had been long looked forward to, and which by most of them will be looked back upon as one of the brightest days of their lives. It is impossible to say anything which has not been said a thousand times before about the genial kindness of the Prince of Wales and the rare charm of all the ways of the Princess. But this is certain—that all who shared in the unique ceremonial of what may in future be called " The Nurses' Fourth of July," took their departure from Marlborough House with hearts full of deep satisfaction at everything they had seen and heard. That was the proudest of not a few proud days in the stirring history of the Pension Fund. It had further one practical result of great value and significance. Her Majesty the Queen was pleased to command that the Fund should be henceforward known as the Royal National Pension Fund for Nurses.

CHAPTER VIII.

SOME NAMES WE WOULD NOT WILLINGLY LET DIE.

IT is necessary once more to go back a few months in our story. The fact that four city merchants had first lent without interest, and then made over as a free gift to the Pension Fund, the noble sum of £20,000, has already been recorded. The nurses of the near future who will enjoy pensions in their old age will recall with earnest gratitude the names of Lord Rothschild, Mr. E. A. Hambro, Messrs. Anthony Gibbs and Sons, and Mr. Junius S. Morgan. Those gentlemen did a good deed, a deed which will bear enduring fruit, when they enabled a man with a purpose to securely found the Royal National Pension Fund. Each and all of them have earned the gratitude of a good, useful, and honourable body of women. One of them stands out from his fellows as most distinguished where all are excellent. Mr. Junius S. Morgan, not content with giving £5,000 to the nurses of his adopted country, doubled his gift and made it £10,000. This generosity

on his part had an effect which he hardly contemplated. The additional £5,000 speedily grew to £20,000; and thus not only was his own donation doubled, but the original £20,000 became £40,000. Even then the momentum which he had given to the financial prosperity of the Fund was not exhausted. For the nurses themselves, moved to a deep enthusiasm of gratitude by Mr. Morgan's rare liberality, longed to do some striking deed which should convince him of their appreciation and affection. But before their wishes could take form Mr. Morgan himself was no more. Whilst out for carriage exercise in the neighbourhood of Monte Carlo, in the early part of April, 1890, his horses bolted, Mr. Morgan was thrown out of the carriage, and never became conscious again. He died within a few days, to the lasting grief of his family and of all who knew him. Nurses and others will be grateful for a few biographical words.

Mr. Junius S. Morgan was an American by birth and nationality: by preference he was both an American and an Englishman. At the time of his death he was a rich English merchant and banker, of somewhat mature age. In his boyhood he had been an American youth of the trading class, who had had his fortune to carve out with his own good blade. Mr. Morgan began business, at the early age of eleven, in an American dry-goods store. In that same store he rose to the position of partner whilst he was still

a young man; and in the capacity of partner in the firm he made the acquaintance of the late Mr. George Peabody. Mr. Peabody, with the sure instinct of a man of genius and business capacity, soon found out the character and ability of the then young Mr. Morgan. In 1855 an offer of a partnership in the famous firm of George Peabody and Co. was made and accepted. Ten years later Mr. Peabody retired from business, and Mr. Morgan became head of the firm, which was thenceforth, and until the time of his death, known as J. S. Morgan and Co.

As a man Mr. Morgan was physically large and massive; and his capacity for business was almost unrivalled. In his private life he is said to have been a bright, kindly, lovable, and generous man. From the first moment when his attention was called to the hard lives and poor rewards of trained nurses, he took a deep and active interest in the improvement of their condition. When the scheme for the establishment of a National Pension Fund was brought to his notice he at once recognized its value, and immediately offered to contribute £5,000 towards the £20,000 needed to establish the Fund securely, if others could be found to complete the full amount. But he went very much further than this; for though he wished as many as possible to be associated with him, in order that the movement might have a broad and strong basis of support, he definitely intimated that if necessity arose he would contribute the whole

£20,000 himself. As a matter of fact he did very soon raise his contribution to £10,000, as we have already seen. How much more he might have given, if his life had not been so suddenly and distressingly cut short, it is impossible to say. Nurses never had a sincerer or a warmer friend than Mr. Junius Morgan.

Reference was made by the Prince of Wales in his speech to a sum of £2,200 which had been handed to the Princess on the day of the reception at Marlborough House—"the nurses 4th of July." When Mr. Junius Morgan died nurses from all parts of the country were eager to raise some memorial to his name, as a tribute of gratitude and affection. It soon became evident from the letters which reached the offices of the Pension Fund, and the editor of *The Hospital*, that the hearts of the nurses were profoundly stirred, and that no memorial of a trifling or unworthy kind would meet their wishes. After much consideration it was resolved that the memorial should take the form of a Benevolent Fund, to be devoted solely to the helping of those poor nurses who in sickness or old age might be left entirely destitute. It was thought that if an amount of two or three thousand pounds could be got together in the course of four or five years, the annual interest of such a sum would enable the managers of the Pension Fund to relieve a great many of the worst cases of destitution among aged or sick nurses who had not been able to qualify for pensions. Two or three thousand pounds

had been looked upon as the largest sum which the managers might hope to collect for this purpose during the next few years. But the nurses, with a generous enthusiasm which had been altogether unexpected, in a few weeks raised the sum of more than £2,000 for their distressed sisters by a single effort.

Here, then, was a new development, which called forth new feelings and purposes in another quarter. Mr. Walter Burns, chairman of the Council of the Fund, resolved that such liberalty on the part of poorly paid nurses should have its just reward. He not only decided that he himself would give a handsome donation to the Benevolent Fund which the nurses had started, but he laid the matter before other members of Mr. Junius Morgan's family, and with such persuasiveness that they unitedly agreed to raise the £2,200 subscribed by the nurses to £10,000. The members of Mr. Morgan's family contributed to this large total in the following proportions: Mr. J. Pierpont Morgan, £5,000; Miss Sarah S. Morgan £1,000; Mrs. Mary L. Burns, £1,000; Miss Juliet P. Morgan, £731 15s. 5d. By this splendid generosity the Benevolent Fund for the sole use of disabled and destitute nurses was raised to £10,000; and that sum added to the £40,000 which already stood at the credit of the Pension Bonus Fund, brought up the total amount of the endowment to £50,000; and of this Mr. Junius S. Morgan and his family had contributed close upon £18,000.

One more word remains to be said of this noble endowment: the whole of the £50,000 was raised in less than three years, and the entire amount was subscribed by a strictly limited number of generous persons without the outlay of a single penny for printing, advertising, or other collecting machinery.

This brief chapter records the names and sets forth the gifts of some of those who have helped the Pension Fund with princely liberality. As yet it has said nothing of the managers of the Fund who, without fee or reward, devote their time to its business, their substance to its security, and their influence to its progress. To merely mention the names of those persons is to do them very scant justice: not to mention them at all would deprive nurses and others who may read this little book of the pleasure of indulging in a feeling of grateful emotion towards some of their truest and firmest friends. The chairman of the Council is Mr. Walter H. Burns, who has played so conspicuous a part in the last few chapters of the record; the deputy chairman is Mr. Henry C. Burdett, the founder; next in order is Dr. J. S. Bristowe, F.R.S., senior physician to St. Thomas' Hospital, than whom England has no truer gentleman, nor the Pension Fund any more loyal friend. Dr. Broadbent, senior physician to St. Mary's Hospital, and Mr. Thomas Bryant, F.R.C.S., consulting surgeon to Guy's, and President of the Royal College of Surgeons, are men whose personal

and professional worth are universally known. Mr. E. Murray Ind represents the London Hospital, and is chairman of its committee ; Mr. Percival A. Nairne stands for the Finance Committee of the *Dreadnought* at Greenwich. Mr. G. Norman, of the Westminster Hospital, Mr. Edward Rawlings, formerly of Messrs. C. I. Hambro and Son, Mr. Alfred Charles de Rothschild, of Messrs. Rothschild and Sons, Mr. John Watney of Mercer's Hall, and Mr. Clifford Wigram of the Directorate of the Bank of England ; these, together, make as strong a representation of the wealth and financial stability of the city of London as the most sceptical person could desire. Dr. J. C. Steele, medical superintendent of Guy's Hospital, and the Rev. J. H. Slessor, of the Royal Hants County Hospital may be considered the special patrons and guardians of the nurses on the Council.

Those gentlemen of the management do not exhaust the list of honorary officers and friends of the Pension Fund. Mr. Harry T. Eves, barrister-at-law, of 4, New Square, Lincoln's Inn, is its honorary counsel ; Messrs. Slaughter and May, of 18, Austin Friars, are its honorary solicitors ; and Messrs. Greenwood and Co., of 28, Austin Friars, its honorary brokers. Of its royal patron and president, noble patronesses, and noble or distinguished vice-presidents, and its generous members, this is not the place to further speak. A full list will be found in the appendix

at the end of the book. It is clear, however, that not only has a Pension Fund with a splendid endowment been founded for those who nurse the sick; but that persons of the most exalted rank, distinguished fame, and of the highest reputation for liberality, have placed both their substance and their experienced ability at the service of nurses with an unstinted generosity for which no gratitude can be too great. It is eminently desirable that nurses should see and understand this: and not only nurses, but all persons who wish to judge what is just, and to do what is right.

CHAPTER IX.

THE PRESENT AND THE FUTURE.

WHAT, then, is the Royal National Pension Fund, and whom does it more particularly concern? It is an institution for freeing nurses from all anxiety during their working years, and for providing them with a comfortable independency in after-life. It concerns nurses, therefore, first and chiefly; but it also concerns all those who are in any way interested in nurses. More especially it is of importance to medical men, to hospital managers, and to that numerous class who employ sick nurses, or who either directly or indirectly profit by their gentleness and trained skill. Nurses are entitled to weigh the merits of the Fund, and to consider what it can do for them: the friends of nurses are invited to weigh its merits, and to consider what they can do for it. To nurses the Fund offers a helping and also a guiding hand, which will lead them safely throughout the whole journey of life. To their friends and employers it offers a safe and certain means of multiplying a hundred-fold all the help they would like to give to

nurses, and of directing that help into channels where it shall render them exactly the services they need.

At the outset the Fund contemplated only the provision of sick pay and pensions for nurses. It now provides them not only with sick pay and pensions, but also with a savings bank, in which they may deposit their money with perfect security and receive interest therefrom. The Fund is in fact, as has already been pointed out, a vast financial enterprise, carried on exclusively for the benefit of nurses and hospital officials, managed by financiers of the soundest experience and the highest reputation without fee or reward, and enriched from without by a splendid endowment in the shape of a Bonus Fund, which in the short space of three years has reached the sum of £50,000. There is no reason why in twenty-five years, that is about the time when the majority of the nurses who are now entering will be in the full enjoyment of their pensions, the Donation Bonus Fund should not reach ten times £50,000—half a million of money. As for the Assurance Fund proper, it is obvious that, even at the present rate of progress, it will amount to not less than a million at the end of the twenty-five years. It is practically certain that all this will be easily accomplished if the nurses work half as earnestly in their own interests and for one another as the managers of the Pension Fund have worked on their behalf.

The present position of the Pension Fund may be

summed up in a very few sentences. At the date of the issue of the last report 1,475 policies had been taken out for pensions, of which 436 had been granted within the year 1890; and 88 new proposals were under consideration. The 436 policies represented an annual premium income of £4,627. In the sickness branch 309 policies have been issued from the commencement of the Fund; and of these 111 were granted during the year, producing a premium income of £128 8s. The total amount of the accumulated funds at the end of February last was £90,288 8s. 6d. During the year the Council decided, as I have said, that the Fund should be used as an ordinary savings bank; and they passed these important minutes:—(i) That two and a half per cent. interest be allowed upon returnable premiums withdrawn, less a charge for the expense of administration. (ii) That nurses be henceforth permitted to pay into the Fund, irregularly, such amounts as they may be able to deposit with it, which deposits, when they amount to the sum of £10, will be applied to the purchase of a paid-up Policy in the Fund on the Returnable Scale, or to the payment of premiums on existing ordinary policies, as each nurse may prefer."

The effect of these provisions is that if any nurse who may have joined the Fund and paid her premiums on the returnable scale for a longer or shorter period, should desire for any reason to leave it, she will have her premiums returned; and not only so, but interest will

be paid on the full amount up to the date of withdrawal. In a word, thanks to the generosity of the City merchants, and of the family of Mr. Junius S. Morgan, and others, nurses can have all the advantages of being profit policy holders in a large mutual assurance corporation, beneficiaries in a wealthy bonus endowment, and joint members of a secure banking concern, without any of the risks.

This book will have entirely failed in its purpose if it does not induce in the mind of every nurse, who is not otherwise provided for, a desire and a determination to join the Royal National Pension Fund. It will have failed almost as much if it does not induce in the minds of hospital authorities, of medical practitioners, and of patients and other persons who are under any kind of obligations or responsibilities to nurses whatsoever, the desire and the determination to bring them into the Fund by all reasonable and available means. In no other single way can hospital authorities, grateful patients, or appreciative medical men render so much service to nurses at so small a cost.

It must be clearly understood that there is no other association in existence which attempts to provide pensions even for a considerable number of individual nurses, much less for the whole nursing world. The Pension Fund is secure; for a young association it is wealthy; and it gives the promise of growing to a magnitude of resource which will amply cover all the demands that can possibly be made upon it. It is

proper and right to ask the living to bestow upon it a portion of their substance; and to hope that the testaments of the dead may prove to be revelations of goodwill and service on its behalf. The managers of the Fund, having ventured upon its creation, should never rest until its benefits are accepted by every necessitous nurse. To be thankful for the success of the past is right: to sit still and make no effort to achieve the greater success which is possible in the future will be wrong and foolish. The Fund is still in its infancy. If the infant be so strong and victorious, what may the fully developed organism not hope to be? He who has a worthy evangel should not be content until the whole world is converted to his faith.

APPENDIX.

APPENDIX.

This brief Appendix is added for the purpose of showing who are the responsible authorities of the Royal National Pension Fund for Nurses at the date of this first issue of "Ministering Women"; who have been its friends and sympathizers from the outset; and the practical services they have each and all rendered at various times.

THE ROYAL NATIONAL PENSION FUND FOR NURSES.

Founded, October, 1887. Incorporated, February, 1888.

President.

H.R.H. THE PRINCESS OF WALES.

Patron.

H.R.H. THE PRINCE OF WALES.

Patronesses.

The DUCHESS OF BEAUFORT. | The COUNTESS OF STRAFFORD.
The COUNTESS CADOGAN. | The LADY ROTHSCHILD.

Vice-Presidents.

The EARL OF ABERDEEN. | E. A. HAMBRO, Esq.
LORD ROTHSCHILD. | J. PIERPONT MORGAN, Esq.
SIR EDMUND HAY CURRIE. | W. RATHBONE, Esq., M.P.
HENRY HUCKS GIBBS, Esq. | J. HUTCHINSON, Esq., F.R.S.

The Council.

WALTER H. BURNS, Esq. (Messrs. J. S. Morgan and Co.) Chairman.
HENRY C. BURDETT, Esq. (The Founder), Deputy-Chairman.
J. S. BRISTOWE, Esq., M.D., F.R.S., Senior Physician, St. Thomas's Hospital.

W. H. BROADBENT, Esq., M.D., Senior Physician, St. Mary's Hospital.
THOMAS BRYANT, Esq., F.R.C.S., Consulting Surgeon, Guy's Hospital.
CHAS. COTES, Esq., 3, Drapers Gardens, E.C.
E. MURRAY IND, Esq., Chairman of the London Hospital.
PERCIVAL A. NAIRNE, Esq,, Deputy-Chairman of the *Dreadnought* Seamen's Hospital.
G. NORMAN, Esq., Oakley, Bromley, Kent.
EDWARD RAWLINGS, Esq. (late of Messrs. C. I. Hambro & Son).
ALFRED CHARLES DE ROTHSCHILD, Esq. (Messrs. Rothschild and Sons).
Rev. J. H. SLESSOR, Treasurer, Royal Hants County Hospital, Winchester.
J. C. STEELE, Esq., M.D., Medical Superintendent, Guy's Hospital.
JOHN WATNEY, Esq. (Mercer's Hall, E.C.).
CLIFFORD WIGRAM, Esq. (Director of Bank of England).

Honorary Counsel.

HARRY T. EVES, Esq., 4, New Square, W.C.

Honorary Solicitors.

Messrs. SLAUGHTER and MAY, 18, Austin Friars, E.C.

Honorary Brokers.

Messrs. GREENWOOD and CO., 28, Austin Friars, E.C.

Bankers.

THE BANK OF ENGLAND.

Auditor.

FREDERICK WHINNEY, F.C.A., 8, Old Jewry, E.C.

Consulting Actuary.

GEORGE KING, F.I.A., F.F.A.

Secretary.

GEO. P. POCOCK.

Manager.

EDWARD T. CLIFFORD.

OFFICE :—8, King Street, Cheapside, E.C.

DONATIONS AND SUBSCRIPTIONS TO THE ROYAL NATIONAL PENSION FUND FOR NURSES.

	To 31st Dec., 1889.			Since 1st Jan., 1890.		
	£	s.	d.	£	s.	d.
Lord Rothschild	5,000	0	0			
Messrs. Anthony Gibbs and Sons ...	5,000	0	0			
Mr. E. A. Hambro	5,000	0	0			
„ Junius S. Morgan...	5,121	17	6			
„ „ 2nd Donation ...	5,000	0	0			
Messrs. Brown, Shipley, and Co. ...	525	0	0			
„ J. H. Schröder and Co. ...	500	0	0			
„ N. M. Rothschild and Sons	400	0	0			
„ Murietta and Co.	525	0	0			
Mr. Henry C. Burdett	500	0	0			
The Goldsmiths' Company	...		...	500	0	0
Messrs. Baring Bros. and Co. ...	...		...	500	0	0
„ Glyn Mills, Currie, and Co....	...		...	300	0	0
Mr. E. P. Coates	262	10	0			
„ John Norbury	250	0	0			
„ E. Rawlings	225	0	0			
Messrs. Cox and Co.	...		...	200	0	0
„ Stern Bros.	...		...	150	0	0
Mr. A. H. Baker	...		...	105	0	0
Messrs. L. Messel and Co.	105	0	0			
„ Foster and Braithwaite ...	105	0	0			
„ Speyer Bros.	105	0	0			
„ Morris, Hurst, and Puckle ...	105	0	0			
Mr. Robert Gordon	102	2	0			
„ A. Mocatta	100	0	0			
„ M. Van Raalte	100	0	0			
„ H. Hoskier	100	0	0			
„ W. H. Burns (*Annual for five years*)	100	0	0	100	0	0
„ W. H. Burns	25	0	0			
„ W. Trotter...	100	0	0			
Messrs. Williams and Meyers ...	100	0	0			
„ Hichens, Harrison and Co. ...	100	0	0			

	To 31st Dec., 1889.			Since 1st Jan., 1890.		
	£	s.	d.	£	s.	d.
Mr. C. C. Gowan	100	0	0			
Messrs. Morton, Rose, and Co. ...	100	0	0			
„ Quilter, Balfour, and Co. ...	100	0	0			
Mr. F. C. Hills...	100	0	0			
A. H.	100	0	0			
Mr. John Scrimgeour	100	0	0			
Messrs. Jas. Capel and Co.	100	0	0			
„ Laurie Milbank and Co. ...	100	0	0			
Mr. C. Morrison	100	0	0			
Messrs. L. Cohen and Sons	100	0	0			
„ W. N. Wilkinson and Co. ...	100	0	0			
„ Linton, Clarke, and Co. ...	100	0	0			
„ Bristowe Bros.	100	0	0			
„ Leon Bros.	100	0	0			
Mr. Alfred de Rothschild	100	0	0			
Sir Richard Wallace	100	0	0			
Mr. J. Homer Chance...	100	0	0			
„ J. H. Renton	100	0	0			
Messrs. Ellis and Co.	...		...	100	0	0
„ G. Cawston and Co.	...		...	100	0	0
A Broker	...		...	100	0	0
Messrs. Steer, Lawford, and Co. ...	...		...	100	0	0
„ Ferguson and Clark	...		...	100	0	0
„ Ricardo and Co.	...		...	100	0	0
„ A. Anderson and Co.	...		...	100	0	0
„ Heseltine, Powell, and Co....	...		...	100	0	0
„ Panmure, Gordon, and Co.... ...	...		...	100	0	0
„ Cazenove and Akroyds	...		...	100	0	0
„ A. Mocatta and Co.	...		...	100	0	0
„ Greenwood and Co.	...		...	100	0	0
Mr. M. Van Raalte	...		...	100	0	0
Messrs. Brunton, Bourke, and Co.	...		...	100	0	0
„ Helbert Wagg and Co.	...		...	100	0	0
„ R. Raphael and Sons	...		...	100	0	0
„ Freshfield and Williams ...	...		...	100	0	0
Mr. W. S. Deacon	...		...	100	0	0

	To 31st Dec., 1889. £	s.	d.	Since 1st Jan., 1890. £	s.	d.
Messrs. Vivian, Gray, and Co.	...		...	100	0	0
Mr. H. Hoskier	...		...	100	0	0
Messrs. Mullens, Marshall, and Co.	...		...	100	0	0
„ W. Greenwell and Co.	...		...	100	0	0
„ Matheson and Co.	...		...	100	0	0
The Grocers' Company	...		...	100	0	0
Messrs. Linklater and Co.	...		...	52	10	0
„ S. Kennedy and Co.	...		...	52	10	0
„ Wedd, Jefferson, and Co.	...		...	52	10	0
„ Baker and Sturdy	...		...	52	10	0
„ Ashurst, Morris, and Co.	...		...	52	10	0
„ Paine, Son, and Pollock	...		...	52	10	0
„ Bircham and Co.	...		...	52	10	0
„ Seligman Bros.	...		...	50	0	0
Mr. W. R. Sandbach	...		...	50	0	0
„ J. Travers Smith	...		...	50	0	0
Lord Grimthorpe	...		...	50	0	0
Messrs. Markby, Stewart, and Co.	...		...	50	0	0
Executors of Mr. D. Procter	...		...	50	0	0
Messrs. Bompas, Bischoff, and Co.	...		...	50	0	0
Mr. W. H. Smith, M.P.	...		...	50	0	0
Messrs. J. K. Gilliatt and Co.	50	0	0			
Mr. Eugene de la Penha	50	0	0			
„ E. H. Clarke	50	0	0			
Messrs. T. Nickalls and Co.	50	0	0			
The Merchant Taylors' Company	...		...	31	10	0
Mrs. E. A. Rawlings	30	0	0			
Messrs. Ricardo, Poston, and Co.	26	5	0			
„ Price and Pott	...		...	26	5	0
„ Govett, Sons, and Co.	...		...	26	5	0
„ Oates and Cockburn	...		...	26	5	0
„ Campion, Pawle, and Co.	...		...	26	5	0
Mr. F. W. Lawrence	...		...	25	0	0
„ Charles Branch	...		...	25	0	0
Messrs. Hopkins and Langton	...		...	25	0	0

	To 31st Dec., 1889. £	s.	d.	Since 1st Jan., 1890. £	s.	d.
Mr. H. K. Ricardo	...		...	25	0	0
„ H. L. Bischoffsheim	...		...	25	0	0
Mrs. Bischoffsheim	...		...	25	0	0
Mr. P. Williams	...		...	25	0	0
„ F. D. Mocatta	...		...	25	0	0
Mrs. Steinkopff	...		...	25	0	0
Mr. Hugh M. Macpherson	25	0	0			
„ P. A. Nairne	25	0	0			
„ Thomas Bryant	25	0	0			
„ A. Lafone, M.P.	25	0	0			
„ G. E. Foster	25	0	0			
„ E. B. Foster	25	0	0			
„ C. F. Foster	25	0	0			
Sir W. R. Farquhar	25	0	0			
Messrs. Herries, Farquhar, and Co. ...	25	0	0			
The Countess Rosebery	25	0	0			
Mr. George King	25	0	0			
Miss Sprigg	25	0	0			
Executors of Captain A. C. Rae ...	25	0	0			
Mr. H. Cavenove	...		...	25	0	0
Lord de Vesci	...		...	25	0	0
The Earl of Yarborough	...		...	25	0	0
Mr. N. Watney	...		...	25	0	0
Lord Burton	...		...	25	0	0
Mr. E. Bibby	...		...	25	0	0
„ P. Wigram	...		...	25	0	0
Lord Derby	...		...	25	0	0
Messrs. Samuel Montagu and Co. ...	...		...	25	0	0
Dr. W. H. Broadbent	...		...	25	0	0
Messrs. Smithers and Williams	...		...	21	0	0
The Skinners' Company	21	0	0			
Messrs. Clarlesworth Bros. and Co. ...	21	0	0			
„ Gordon, Lawfords, and Lyon	...		...	21	0	0
„ Midlane and Co.	...		...	21	0	0
W. I. Carr Sons and Tod ...	...		...	21	0	0
Robarts, Lubbock, and Co. ...	...		...	21	0	0

	To 31st Dec., 1889. £	s.	d.	Since 1st Jan., 1890. £	s.	d.
Messrs. Kennedy and Robertson ...	...		...	20	0	0
Mr. W. C. Alexander	20	0	0			
Lord Tollemache	...		...	20	0	0
Col. R. T. Shaw	...		...	15	4	5
E.	...		...	15	0	0
The Salters' Company...	10	10	0			
Mr. F. H. Durlacher	10	10	0			
Messrs. E. and A. Stearns	10	10	0			
Mr. P. Nickalls...	10	10	0			
Messrs. R. Nivison and Co.	10	10	0			
„ Gundry, Mills, and Co. ...	10	10	0			
„ Galloway and Pearson ...	10	10	0			
„ Herbert Bros....	10	10	0			
„ Alexander Thomson and Co.	10	10	0			
„ S. Cawston and Co.	10	10	0			
Mr. Levi Cohen	10	10	0			
Messrs. Laing and Fletcher	...		...	10	10	0
„ W. G. Schilizzi and Co.	...		...	10	10	0
„ C. J. Whittington and Co.	...		...	10	10	0
„ Hyam Bros.	...		...	10	10	0
„ Hilder and Moens	...		...	10	10	0
„ Nickisson, Evans, and Co. ...	...		...	10	10	0
Mr. A. Spicer	...		...	10	10	0
Messrs. Price Bros.	...		...	10	10	0
„ Symons and Posen	...		...	10	10	0
„ White and Cheesman ...	...		...	10	10	0
„ Lloyd and Ward	...		...	10	10	0
Mr. Patrick Buchan	...		...	10	10	0
Messrs. G. Jacobson and Sons ...	...		...	10	10	0
„ J. Marnham and Co... ...	...		...	10	10	0
„ Harris and Co.	...		...	10	10	0
„ Hensley and Aston	...		...	10	10	0
„ H. J. Crocker and Co. ...	...		...	10	10	0
Mr. G. W. Medley	...		...	10	10	0
Messrs. J. P. Trew and Co.	...		...	10	10	0
„ Medwin and Lowy	...		...	10	10	0

	To 31st Dec., 1889. £	s.	d.	Since 1st Jan., 1890. £	s.	d.
The Duke of Northumberland (*Annual of £2 2s. for five years*)				10	10	0
Mr. C. A. Ionides				10	10	0
„ J. A. de Lacheur				10	0	0
„ Fred Cox				10	0	0
„ W. C. Burns	10	0	0			
Mrs. W. Burns...	10	0	0			
Mr. H. C. Saunders, Q.C.	10	0	0			
„ G. F. White	10	0	0			
„ W. K. Foster	10	0	0			
Mrs. Rylands	10	0	0			
Mr. D. Macneill	10	0	0			
„ W. R. Rickett	10	0	0			
Miss Henrietta Walker	10	0	0			
M.S.				10	0	0
General Hospital, Cheltenham, per Lieut.-Col. Croker-King (*Annual*)	5	5	0			
Mr. J. P. Kitchin	5	5	0			
Messrs. Philpot and Clarke	5	5	0			
„ Francis and Praed	5	5	0			
Mr. Hugh Wyatt	5	5	0			
Messrs. Josiah Lane and Co.... ...	5	5	0			
„ C. Fletcher and Co.	5	5	0			
Mr. J. Whitehead	5	5	0			
„ J. N. Scott...				5	5	0
„ H. D. Browne				5	5	0
Messrs. W. Morris and Sons... ...				5	5	0
„ C. F. Hawkins and Son ...				5	5	0
Mr. C. F. Hawkins				5	5	0
„ F. L.				5	5	0
„ W. Brander				5	5	0
„ E. Schwabacher (*Annual*) ...				5	5	0
„ Sydney Lawrence				5	5	0
„ Alfred Symes				5	5	0
„ E. Masterman				5	5	0
Miss F. Goldsmid				5	5	0

	To 31st Dec., 1889. £ s. d.	Since 1st Jan., 1890. £ s. d.
Home for Sick Children (Sydenham)	... ...	5 5 0
St. John's House (Worcester)	... ...	5 5 0
Miss Emma Goldsmid...	... ...	5 5 0
Lord Egerton of Tatton	... ...	5 5 0
Mrs. R. H. Alexander	... ...	5 5 0
Mr. Gordon Miller	5 0 0	
„ T. Kitchin...	5 0 0	
„ C. R. Fry	5 0 0	
„ S. Boulter	5 0 0	
„ Edward Baker	5 0 0	
Miss Sophia A. Cotton	5 0 0	
Messrs. Parsons and Pemberton	... ...	5 0 0
Mr. C. A. Cresswell	... ...	5 0 0
Lady Paget	... ...	5 0 0
Miss Janet C. Topping (*Annual*)	4 4 0	2 2 0
Lady Graham	... ...	3 0 0
Miss A. Fitzgerald (*Annual*)	2 2 0	
The Nottingham and Notts Nursing Association (*Annual*)	2 2 0	2 2 0
Messrs. Anderson and Wyatt	2 2 0	
Mr. H. Barry, jun.	2 2 0	
Messrs. J. P. Stearns and Co.	2 2 0	
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ABSOLUTELY PURE, THEREFORE BEST.